

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : Douglas Monticciolo  
Application No. : 09/805,522  
Filed : March 13, 2001  
Title : METHOD OF COST EFFECTIVELY FUNDING A LOAN  
TC/AU : 3695  
Examiner : Subramanian, Narayanswamy  
Docket No. : 198191/0004

May 26, 2009

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**AMENDMENT IN RESPONSE TO OFFICE ACTION MAILED**  
**DECEMBER 4, 2008**

Sir:

Applicant respectfully requests entry of this Amendment and favorable reconsideration of the application. This Amendment is being filed in response to the Office Action mailed December 4, 2008. Filed herewith is a petition and fee for a three month extension of time, which extends the deadline for response to June 4, 2009, making this Amendment timely filed. The extension of time fee for a three month extension may be charged to Deposit Account No. 19-4709.

**Listing of Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.